

Our Local Office is Located At:  
 FILE COPY  
 DISTRICT 6 : 548  
 CASE NUMBER: 192159085  
 UNDERWRITER: DON BLOOF

PRUDENTIAL INS CO OF AMERICA  
 P O BOX 386  
 FORT WASHINGTON, PA. 19036

RECEIVED  
 APR 11 1992  
 1230 N. BROAD ST.  
 PHILADELPHIA, PA. 19102  
 TEL: 215-571-1000  
 FAX: 215-571-1001  
 MAIL ROOM: 215-571-1002

Gentlemen:

We have received an application which indicates that insurance  
 inforce in your company may be issued without opinion or  
 otherwise so affected as to be considered a replacement.

We are giving you this information in the hope that to bring to  
 your policyholder's attention any reason why, in his or her  
 interest, your policy should be continued in force.

A Notice Regarding Proposed Replacement of Life Insurance or  
 Annuity is enclosed.

Sincerely yours,

*Leonard McNulty*

Leonard McNulty, Director  
 New Business Processing  
 Johnstown Administrative Office

April 02, 1992

FILE COPY

MAIL ROOM COPY